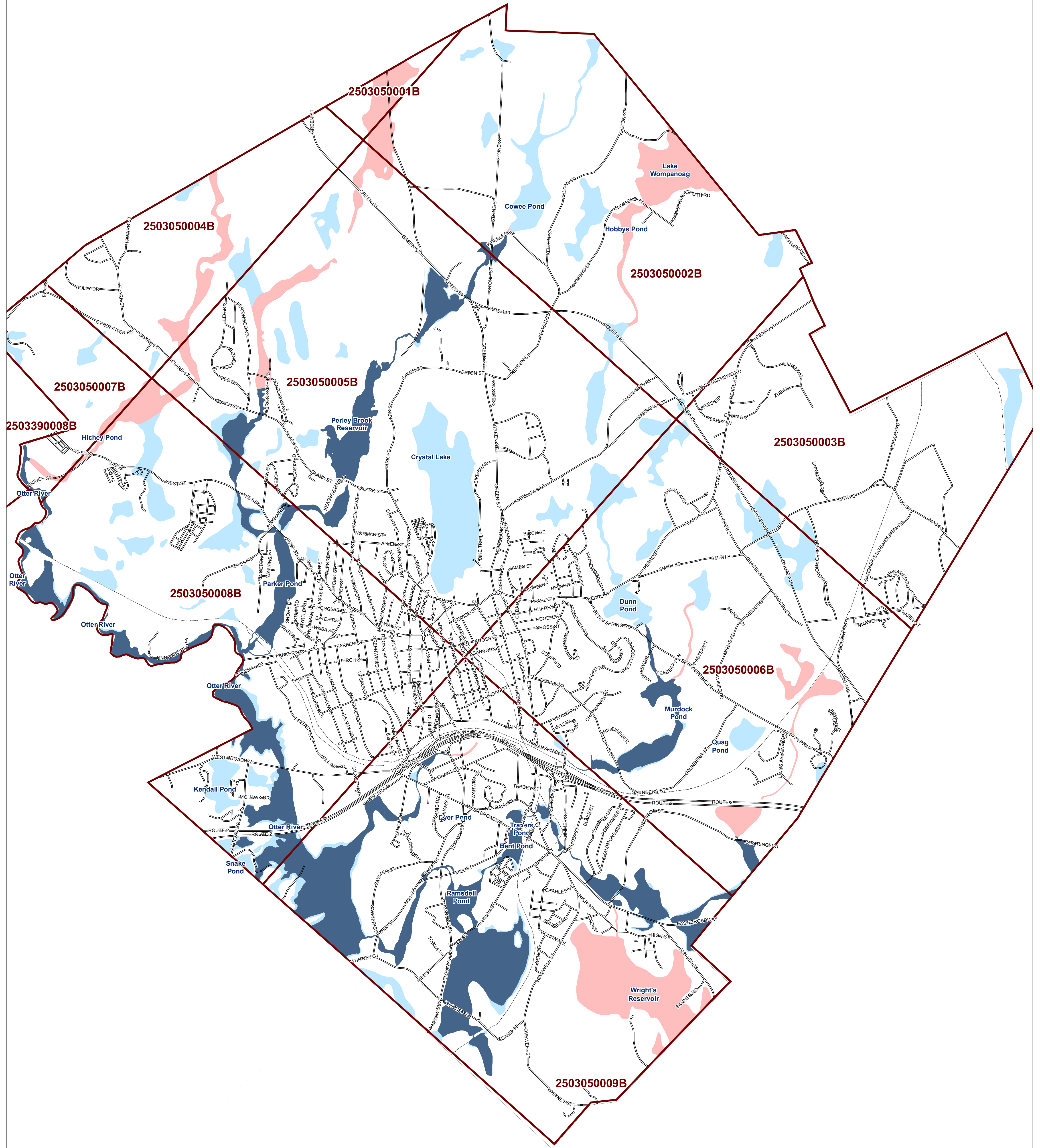


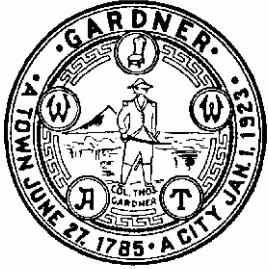
FLOOD ZONE MAP - CITY OF GARDNER



Zone A = An area inundated by 100-year flooding, for which no BFEs have been determined.
Zone AE = An area inundated by 100-year flooding, for which BFEs have been determined.
Zone D = An area of undetermined but possible flood hazards.
Zone X (500-year) = An area inundated by 500-year flooding; an area inundated by 100-year flooding with average depths of less than 1 foot or with drainage areas less than 1 square mile; or an area protected by levees from 100-year flooding.
Zone X = An area that is determined to be outside the 100- and 500-year floodplains.

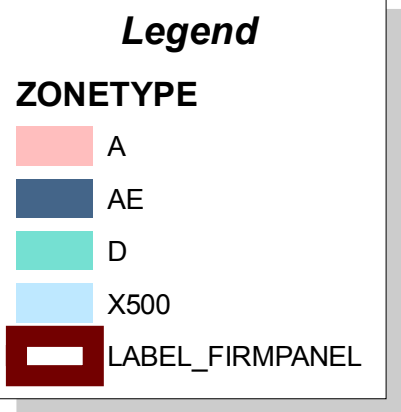
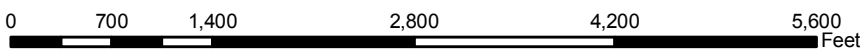
Area in SFHA IN = An area designated as within a "Special Flood Hazard Area" (or SFHA) on a FIRM. This is an area inundated by 100-year flooding for which BFEs or velocity may have been determined. No distinctions are made between the different flood hazard zones that may be included within the SFHA. These may include Zones A, AE, AO, AH, A99, AR, V, or VE.
Area Outside SFHA OUT = An area designated as outside a "Special Flood Hazard Area" (or SFHA) on a FIRM. This is an area inundated by 500-year flooding; an area inundated by 100-year flooding with average depths of less than 1 foot or with drainage areas less than 1 square mile; an area protected by levees from 100-year flooding. No distinctions are made between these different conditions. These may include both shaded and unshaded areas of Zone X.

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J SEPPALA
ENGINEERING DEPARTMENT
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FLOOD ZONES
DEFINED BY FEMA
Dated 1996
FOR THE CITY OF GARDNER

NAD83 datum, Massachusetts State Plane Mainland Zone coordinate system.



FIRM- PANEL NUMBERS IN RED